

Certificate Number: 02998-PAE-DE-031645712

Bankruptcy Case Number: 15-15134



02998-PAE-DE-031645712

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 19, 2018, at 9:31 o'clock PM EDT, James Pawlowski completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 20, 2018 By: /s/Terri Everett

Name: Terri Everett

Title: Counselor